

Information to identify the case:

Debtor 1	Leann M. Stevenson			Social Security number or ITIN	xxx-xx-0778
	First Name	Middle Name	Last Name	EIN	_____
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	Social Security number or ITIN	_____
	EIN	_____	Date case filed in chapter 13	6/9/15	
United States Bankruptcy Court District of New Jersey			Date case converted to chapter 7	11/15/16	
Case number: 15-20834-ABA					

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

		About Debtor 1:	About Debtor 2:
1. Debtor's full name	Leann M. Stevenson		
2. All other names used in the last 8 years			
3. Address	7 West Laurel Road Stratford, NJ 08084		
4. Debtor's attorney Name and address	Thomas J Orr Law Offices of Thomas Orr, Esq. 321 High St. Burlington, NJ 08016		Contact phone 609-386-8700
5. Bankruptcy trustee Name and address	Andrew Sklar 1200 Laurel Oak Road Suite 102 Voorhees, NJ 08043		Contact phone 856-258-4050

For more information, see page 2 >

6. Bankruptcy clerk's office	401 Market Street Camden, NJ 08102 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 856-361-2300 Date: 11/22/16
7. Meeting of creditors	December 19, 2016 at 12:30 PM	Location: Bridge View Building, Suite 102, 800 Cooper Street, Camden, NJ 08101
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	
All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.		
8. Presumption of abuse	The presumption of abuse does not arise.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:	Filing deadline: 2/17/17
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<p>You must file a complaint:</p> <ul style="list-style-type: none"> if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). <p>You must file a motion:</p> <ul style="list-style-type: none"> if you assert that the discharge should be denied under § 727(a)(8) or (9). 	
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
Please do not file a proof of claim unless you receive a notice to do so.		
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

Certificate of Notice Page 3 of 4
United States Bankruptcy Court
District of New Jersey

In re:
 Leann M. Stevenson
 Debtor

Case No. 15-20834-ABA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 309A

Page 1 of 2
 Total Noticed: 56

Date Rcvd: Nov 22, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 24, 2016.

db +Leann M. Stevenson, 7 West Laurel Road, Stratford, NJ 08084-1717
 tr +Andrew Sklar, 1200 Laurel Oak Road, Suite 102, Voorhees, NJ 08043-4317
 515558041 +Account Resolution Services, 1643 Harrison Parkway, Suite 100, Sunrise, FL 33323-2857
 515558043 Apex Asset Management, 2501 Oregon Pike, Suite 102, Lancaster, PA 17601-4890
 515558044 #+Bank Of America, 1610 East St. Andrews Street, Suite B150, Santa Ana, CA 92705-4931
 515807463 +Bank of America, N.A., Carrington Mortgages Services, LLC, Bankruptcy Department,
 1600 South Douglass Road, Anaheim, CA 92806-5948
 515558047 +Cardiovascular Associates Of Delaware, Valley, 210 West Atlantic Avenue,
 Haddon Heights, NJ 08035-1715
 515558048 Carrington Mortgage, 2100 E. 196th St., Westfield, IN 46074-9240
 515558049 +Commonwealth Financial, 245 Main Street, Dickson City, PA 18519-1641
 515558050 +Convergent Healthcare Recoveries, 121 NE Jefferson Street, Suite 100,
 Peoria, IL 61602-1229
 515558054 +DSRM National Bank, 7201 Canyon Drive, Amarillo, TX 79110-4339
 515558053 +District Of Columbia Government, Office Of The Chief Financial Officer,
 1350 Pennsylvania Avenue, NW, Suite 203, Washington, DC 20004-3003
 515558055 +Emergency Phy Assoc. Of S. Jersey, P.O. Box 740021, Cincinnati, OH 45274-0021
 515558057 +Financial Recoveries, 200 East Park Drive, Suite 100, Mount Laurel, NJ 08054-1297
 515558059 +Goldman & Warshaw, P.C., 34 Maple Ave Suite 101, Pine Brook, NJ 07058-9394
 515558062 +Kennedy Health System, PO Box 13704, Philadelphia, PA 19101-3704
 515558063 +Kivitz McKeever Lee, PC, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
 515558066 +National Recovery Agency, 2491 Paxton Street, Harrisburg, PA 17111-1036
 515558067 #+Nudelman, Klemm, And Golus, 425 Eagle Rock Ave. Suite 403, Roseland, NJ 07068-1787
 515558068 +Penn Credit Corporation, 916 South 14th Street, Harrisburg, PA 17104-3425
 515558071 +Pressler And Pressler, Counselors At Law, 7 Entin Road, Parsippany, NJ 07054-5020
 515558072 +Professional Account Management, LLC, 633 W. Wisconsin Avenue, Milwaukee, WI 53203-1920
 515558073 +Progressive Insurance, PO Box 6807, Cleveland, OH 44101-1807
 515558074 +Quality Asset Recovery, 7 Foster Avenue, Suite 101, Gibbsboro, NJ 08026-1191
 515558075 +Rowan School Of Osteopathic Medicine, One Medical Center Drive, Stratford, NJ 08084-1500
 515558080 +Team Health, 265 Brookview Centre Way, Knoxville, TN 37919-4049
 515558082 +Trident Asset Management, 53 Perimeter Center East, Suite 440, Atlanta, GA 30346-2287
 515558083 U.S. Attorney, 930 Broad Street, Fifth Floor, Newark, NJ 07102
 515558084 U.S. Attorney General, Department Of Justice, 950 Pennsylvania Avenue,
 Washington, DC 20530-0009
 515558086 +Virtual Radiologic Corporation, 11995 Singletree Lane, Suite 500,
 Eden Prairie, MN 55344-5349

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: tom@torrlaw.com Nov 22 2016 23:06:54 Thomas J Orr,
 Law Offices of Thomas Orr, Esq., 321 High St., Burlington, NJ 08016
 smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 22 2016 23:07:59 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Nov 22 2016 23:07:57 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 515558042 +EDI: ALLIANCEONE.COM Nov 22 2016 22:43:00 Alliance One, 4850 Street Road, Suite 300,
 Trevose, PA 19053-6643
 5155575271 EDI: AIS.COM Nov 22 2016 22:43:00 American InfoSource LP as agent for,
 T Mobile/T-Mobile USA Inc, PO Box 248848, Oklahoma City, OK 73124-8848
 515558077 EDI: AISTMBL.COM Nov 22 2016 22:43:00 T-Mobile, P.O. Box 629025,
 El Dorado Hills, CA 95762
 515558045 +E-mail/Text: splatt@camdencc.edu Nov 22 2016 23:07:44 Camden County College,
 200 N. Broadway, Camden, NJ 08102-1185
 515558046 +EDI: CAPITALONE.COM Nov 22 2016 22:43:00 Capital One, PO Box 30281,
 Salt Lake City, UT 84130-0281
 515558051 E-mail/Text: legal-dept@cooperhealth.edu Nov 22 2016 23:07:59 Cooper Health System,
 PO Box 6018, Bellmawr, NJ 08099-6018
 515558052 EDI: CCS.COM Nov 22 2016 22:43:00 Credit Collection Services, PO Box 9134,
 Needham, MA 02494-9134
 515558056 +E-mail/Text: mmbk@fenton-mcgarvey.com Nov 22 2016 23:07:10 Fenton & McGarvey Law Firm,
 2401 Stanley Gault Parkway, Louisville, KY 40223-4175
 515558058 +EDI: RMSC.COM Nov 22 2016 22:43:00 GE Capital Retail Bank, PO Box 965060,
 Orlando, FL 32896-5060
 515558060 +EDI: HFC.COM Nov 22 2016 22:43:00 HSBC Bank, PO Box 5253, Carol Stream, IL 60197-5253
 515558061 EDI: IRS.COM Nov 22 2016 22:43:00 Internal Revenue Service, PO Box 7346,
 Philadelphia, PA 19101-7346
 515558064 +EDI: MID8.COM Nov 22 2016 22:43:00 Midland Funding, LLC, 8875 Aero Drive, Suite 200,
 San Diego, CA 92123-2255
 515558065 +E-mail/Text: mmrgbk@miramedrg.com Nov 22 2016 23:08:03 Miramed Revenue Group,
 991 Oak Creek Drive, Lombard, IL 60148-6408
 515939442 EDI: PRA.COM Nov 22 2016 22:43:00 Portfolio Recovery Associates, LLC, c/o Dress Barn,
 POB 41067, Norfolk VA 23541
 515852955 EDI: PRA.COM Nov 22 2016 22:43:00 Portfolio Recovery Associates, LLC, c/o Sears,
 POB 41067, Norfolk VA 23541

District/off: 0312-1

User: admin
Form ID: 309A

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Total Noticed: 56

Date Rcvd: Nov 22, 2016

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

515852956	EDI: PRA.COM Nov 22 2016 22:43:00	Portfolio Recovery Associates, LLC, c/o The Gap, POB 41067, Norfolk VA 23541
515558069	EDI: PRA.COM Nov 22 2016 22:43:00	Portfolio Recovery Assc., LLC, 120 Corporate Blvd, Norfolk, VA 23502-4952
515558076	EDI: RMS.COM Nov 22 2016 22:43:00	SYNCB/Gap, PO Box 965005, Orlando, FL 32896-5005
515558078	+EDI: WTRRNBNB.COM Nov 22 2016 22:43:00	Target Financial Services, Mail Stop SC-F, PO Box 673, Minneapolis, MN 55440-0673
515558079	EDI: WTRRNBNB.COM Nov 22 2016 22:43:00	Target National Bank, P.O. Box 1581, Minneapolis, MN 55440-1581
515558081	+E-mail:Text: bankruptcydepartment@tsico.com Nov 22 2016 23:08:41	Transworld Systems, 5626 Frantz Road, Dublin, OH 43017-2590
515558085	+EDI: VERIZONCOMB.COM Nov 22 2016 22:43:00	Verizon, PO Box 4830, Trenton, NJ 08650-4830
515558087	EDI: WFNNB.COM Nov 22 2016 22:43:00	WFNNB, Bankruptcy Department, PO Box 182125, Columbus, OH 43218-2125

TOTAL: 26

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

515558070* +Portfolio Recovery Assc., LLC, 120 Corporate Blvd, Norfolk, VA 23502-4952

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 24, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 21, 2016 at the address(es) listed below:

Andrew Sklar	andy@sklarlaw.com, NJ43@ecfcbis.com;dolores@sklarlaw.com;sklar@remote7solutions.com
Joshua I. Goldman	on behalf of Creditor Bank of America, N.A. jgoldman@kmllawgroup.com, bkgroup@kmllawgroup.com
Thomas J Orr	on behalf of Debtor Leann M. Stevenson tom@torrlaw.com, xerna@aol.com

TOTAL: 3